Docket No. 198191/0004

## **Declaration and Power of Attorney For Patent Application English Language Declaration**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

=	or (if plural names are lister light on the invention entitle		hich is claimed and for
A METHOD OF COST	EFFECTIVELY FUNDING	A LOAN	
the specification of w	/hich		
(check one)			
☑ is attached heret	0.		
☐ was filed on		as United States Application No.	or PCT International
Application Numl	ber		
and was amende	ed on		
		(if applicable)	
•	have reviewed and unders as amended by any amen	stand the contents of the above in the description of the description	dentified specification
_	•	ed States Patent and Trademark as defined in Title 37, Code of	
known to me to be Section 1.56.  I hereby claim forei Section 365(b) of an any PCT Internationalisted below and have	material to patentability and priority benefits under my foreign application(s) for all application which design also identified below, by or PCT International application	ed States Patent and Trademark	Federal Regulations Section 119(a)-(d) or , or Section 365(a) or han the United States pplication for patent or
known to me to be Section 1.56.  I hereby claim forei Section 365(b) of an any PCT Internationalisted below and havinventor's certificate	material to patentability and priority benefits under my foreign application(s) for all application which design a laso identified below, by or PCT International applicationed.	ed States Patent and Trademark as defined in Title 37, Code of Title 35, United States Code, or patent or inventor's certificate ated at least one country other to checking the box, any foreign a	Section 119(a)-(d) or section 365(a) or han the United States pplication for patent or that of the application
known to me to be Section 1.56.  I hereby claim forei Section 365(b) of an any PCT Internationalisted below and havinventor's certificate on which priority is constant.	material to patentability and priority benefits under my foreign application(s) for all application which design a laso identified below, by or PCT International applicationed.	ed States Patent and Trademark as defined in Title 37, Code of Title 35, United States Code, or patent or inventor's certificate ated at least one country other to checking the box, any foreign a	Section 119(a)-(d) or s, or Section 365(a) or han the United States pplication for patent or
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known to me to be Section 1.56.  I hereby claim forei Section 365(b) of an any PCT Internationalisted below and havinventor's certificate on which priority is considered.  Prior Foreign Applications (Number)	material to patentability and priority benefits under my foreign application(s) for all application which design a laso identified below, by or PCT International application(s)  (Country)	ed States Patent and Trademark as defined in Title 37, Code of Title 35, United States Code, or patent or inventor's certificate ated at least one country other to checking the box, any foreign appearance having a filing date before (Day/Month/Year Filed)	Section 119(a)-(d) or section 365(a) or han the United States pplication for patent or that of the application
known to me to be Section 1.56.  I hereby claim forei Section 365(b) of an any PCT Internationalisted below and havinventor's certificate on which priority is constructed.	material to patentability and priority benefits under my foreign application(s) for all application which design are also identified below, by or PCT International application(s)	ed States Patent and Trademark as defined in Title 37, Code of Title 35, United States Code, or patent or inventor's certificate ated at least one country other to checking the box, any foreign a cation having a filing date before	Section 119(a)-(d) or or Section 365(a) of han the United States, pplication for patent or that of the application

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60/188,729	March 13, 2000	_
(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	-
(Application Serial No.)	(Filing Date)	-
United States or PCT International U.S.C. Section 112, I acknowledge Office all information known to me	ach of the claims of this ap application in the manner the duty to disclose to the to be material to patental	g the United States, listed below and plication is not disclosed in the price provided by the first paragraph of 3 United States Patent and Trademar bility as defined in Title 37, C. F. R
United States or PCT International U.S.C. Section 112, I acknowledge Office all information known to me Section 1.56 which became available	ach of the claims of this ap application in the manner the duty to disclose to the to be material to patental be between the filing date of	plication is not disclosed in the pric provided by the first paragraph of 3 United States Patent and Trademar
United States or PCT International U.S.C. Section 112, I acknowledge Office all information known to me Section 1.56 which became available or PCT International filing date of this	application in the manner the duty to disclose to the eto be material to patental between the filing date of application:	pplication is not disclosed in the price provided by the first paragraph of 3 United States Patent and Trademar bility as defined in Title 37, C. F. Ref the prior application and the national (Status)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number)

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Post Office Address Same	-

Full name of second inventor, if any		al-14 - 4-
Second inventor's signature	Date	·· ···
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